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Influences and Dangers of Money in Missions

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For many, there is nothing more highly valued in the human experience than money. Money has value both within and across cultures because it functions as the primary medium of exchange. The fair accumulation and exchange of money makes prosperity of individuals, families, communities, and countries possible. Its misuse promotes corruption, envy, greed, crime, deception, and poverty. The love of it is the root of all kinds of evil (1 Tim. 6:10). Consequently, there is nothing more controversial and contentious for humans than the acquisition, administration, and expenditure of money.

One need not be engaged in missions very long to know that this is true in the mission sector as well. The

mission movement has not been immune from the financial scandals and corruption that have plagued other segments of society. Its use, misuse, and abuse have been an ongoing blight that has dogged the Church since its inception.

Transcultural Principles

It is interesting to note that the very first public sin mentioned within the infant Church was this very matter—the influence of money. The well-known sin of Ananias and Sapphira found in Acts 5 is a story of blatant financial deception based on the desire for influence. It is also an instance of their perception of non-accountability. And if God had not supernaturally intervened, their deception most likely would have gone undetected. From this early Church incident, four universal principles (see Newell in Bonk 2011, 202-203) are apparent when it comes to the handling of money:

1. Money is valuable and as such is a significant resource for the promotion of God's purposes.
2. Money is vulnerable to manipulation and misrepresentation by dishonest people, even believers.
3. Money is visible, the handling of which comprises an observable public test of one's inner heart condition before God and humans.
4. Money is to be vicariously stewarded by God's people, the misuse of which "tests the Spirit of the Lord" (Acts 5:9).

These fundamental principles are transcultural and trans-temporal. As such, they make up the scriptural baseline of how all believers, no matter where they live or what culture they represent, must view and handle money. They are the foundation on which money is to be handled globally in the Christian mission.

Surplus Wealth and Responsibility

Those of us who are privileged to live in more economically developed countries possess something that less developed societies do not—surplus wealth. Affluent people have the ability of generating more money than needed for their basic human needs. Because of surplus wealth, discretionary spending is possible.

By surplus wealth, individuals have the ability to purchase whatever their heart desires. On a societal level, communities have the ability to build libraries, hospitals, church buildings, sophisticated recreation centers, and mammoth sport complexes. We in North America have been blessed with a financial system that generates surplus wealth. This in turn lays a responsibility on us to be responsible stewards before God of the way we utilize the abundance that has been entrusted to us.

Christian money manager Larry Burkett was known for advocating that God has financially blessed the North American Church so that it may be a blessing to the rest of the world by the spreading of the gospel. If one subscribes to Burkett's position on the divine reason for North American affluence, then an outcome would be the desire to provide generously so that the gospel might become available to those peoples and nations still in need of its hearing.

That being the case, the issues of influence and dangers of money in missions are very real, both to the donor and the receiver. Having myself lived and ministered for many years in a culture and social setting (Papua, Indonesia) much poorer than my own, I can attest to these realities.

Foreign money brings with it a whole set of problems that are many times indiscernible until the damage is done. The general financial worldview of people living in affluent societies is that "money solves every problem." Since this principle generally works in their place of business, it is uncritically carried over to the non-profit sector as well. U.S. government aid programs, charities, and even churches believe this maxim to be true. The thought is that if there is a problem or crises anywhere in the world, if you throw enough money at it, the problem/crises will eventually be solved.

Many Christians and churches in affluent countries are subtly duped into this mindset when engaging in

mission. Organizations that cunningly craft emotional financial appeals for overseas ministries feed on this mindset. Little are they or their donors aware of three disruptive parasites that attach themselves to foreign funds.

Foreign ideas. The common adage “money is power” is true. It is especially true when outside funding enters a foreign setting. Those funds have the power to influence through foreign ideas that accompany them. Thus, it is common that along with foreign funds trickles in foreign ideas. Foreign donors have their preference and idea of how their money is to be used. This is not to say that the use of the funds had not been clarified by both the donor and the receiver in advance of the gift. In most cases, it has.

But oftentimes, in order to get the funds, donor opinion and ideas are woven into a local project in order to guarantee the funds will be forthcoming. At times, it makes the resultant project stick out as something influenced from outside the local culture. This would be true whether it be the support of local workers or the building of a fixed asset, such as a church building.

This tension becomes more acute when funds are donated from low-power-distance cultures (generally Western) to a leadership that is of a high-power-distance culture (generally non-Western) (Plueddemann 2009, 93). The former prefers a consultative, participative decision-making style that would allow for the infusion of their ideas into a project. The latter has leaders who exercise formal and final personal authority. These leaders patiently listen to the ideas of the donor, only to ultimately act on their own will and way with the funds received. Many unpleasant tensions and even rifts have resulted between the two as a result of these opposite leadership styles.

Foreign ideals. Donors have their own ideal as to not only how their money will be used but also how it will be accounted for. In order to protect from the ever-present danger of the misuse of funds, certain standards of accountability are enacted. Written agreements, contracts, budgets, and levels of reporting are expected and demanded in most cases. Why is that? Because homeland auditors, accountants, and bookkeepers demand paper trails to verify the use of donated funds. Homeland government regulations must be observed, especially in this post-9/11 age. Individual donors expect to be updated and informed.

Much of what is involved in the details of these administrative procedures are misunderstood by those who receive the funds. For instance, in cultures that normally forge agreements by a handshake that is based on relationship, it is difficult to understand why they must be humiliated into signing a project contract or periodically submit written progress reports. Some recipients have expressed their distain to me of their being dogged into constant reporting. Some have admitted to padding statistical reports in order to assure foreign funds continued to flow.

Foreign identity. Foreign funding can oftentimes paint a national project or program with a foreign identity. If a project is fully funded from abroad, it carries the stigma of being foreign, no matter how indigenous the final product. When national workers are funded from abroad, they are seen by others in the community (especially jealous unfunded workers) as puppets of their foreigner sponsor. When a school, hospital, or community center is erected and then labeled with the name of a foreigner, it will forever carry a foreign identity. Many times, that name was a clever marketing strategy in the homeland for the purpose of raising the necessary funding for the project. But it straps the resultant project with a long-term foreign identity.

Strategic Benefits of Money in Missions

Up to this point I have focused primarily on the negative side of money in missions. One could get the impression that funding initiatives in mission are always detrimental to missions. Nothing can be further from the truth. The strategic importance of financial assistance in missions needs to be recognized as well. Many positive influences have impacted the mission movement because of discrete giving by donors and use of money by recipients in the mission of the church. I will identify three.

Strategic giving. Great Commission Christians in affluent societies have the opportunity to give of the resources with which God has prospered them. For a variety of reasons, they themselves may not be able or willing to personally engage in missions. But they recognize that God has called them to be part of the support arena that enables others to go or national workers to minister vicariously for them.

These financially advantaged believers are looking for legitimate places to invest the blessing God has granted them. They want to see the cause of Christ advanced, and wise and strategic giving to missions gives them the opportunity to do that very thing. Their surplus wealth can be channeled into kingdom purposes, and as responsible Great Commission believers, they feel good about that.

Strategic receiving. Great Commission Christians in financially deprived societies are given the opportunity to make use of financial resources that normally would not be theirs. They feel responsible to be involved in Great Commission ministries, but do not have the financial ability to do so. God has placed them on the frontline arena with language and cultural advantages to reach into unreached areas. These financially disadvantaged believers have other legitimate gifts to offer that advance the cause of Christ. Strategic receiving of financial assistance gives them the opportunity to do that very thing. They feel good giving of themselves for kingdom purposes.

Strategic advancement. Making disciples of the nations (Matt. 28:18-20) is the essence of the Great Commission mission Jesus gave to the Church. The spheres of the Church's mission include the need to focus on peoples who are unengaged, unreached, undisciplined, and unmobilized for mission. These demand the tasks of penetrating the unengaged, consolidating new believers among the unreached, transforming the undisciplined, and of mobilizing the unmobilized (Newell 2011).

Each of these strategic tasks demands funding. Much of the funding continues to be foreign generated. Yet more and more is being locally generated. All should be channeled to "tactical ministries" that advance the strategic work of "making disciples of the nations." Strategic advancement then takes place.

A Way Forward

Above I have surveyed both the negative and positive sides of the influences and dangers of money in missions. I do not pretend to have dealt with the topic in depth. However, one thing is clear in the history of missions when it comes to money: those on both sides of the equation, the donors and receivers, have too often exhibited behaviors that have been detrimental to the Great Commission cause.

On the one hand, paternalistic behavior, many times steeped in a false sense of superiority, has characterized affluent believers from wealthy nations who comprise the majority of the financial donor base of missions. Despite good intentions, remnants of their colonial past continues to carry over into their attitudes in participation today and how they make use of funds.

On the other hand, deceptive behavior, many times justified by feelings of entitlement and/or their state of poverty, have too often been evident by those who receive outside financial assistance. By any standard, corruption, abuse, and misuse of funds have become all too prevalent. Again, despite good intentions, remnants of their colonized past seem to justify the thought that funding, from whatever source, is owed to them.

In *Cross Cultural Partnerships*, Mary Lederleitner states that at the center of the matter in cross-cultural relationships is how each partner perceives the other:

At the heart of this issue of dignity and mutuality is how we perceive ourselves and how we perceive others. Or, perhaps more accurately stated, at the heart of the issue is whether we perceive others as God does. God's love is the same for all of his children. One culture or group of people is not higher in God's heart and in his mind than another. One is not more valued than the other — we are all made in the image of God. (2010, 124)

THE GROUND WE ARE ALL MADE IN THE IMAGE OF GOD. (2010, 127)

These biblical concepts of dignity, mutuality, and image of God are important as we move forward in financial cross-cultural partnerships. When these attributes comprise the foundation of our relationships, there is established enough of a basis of trust to avoid the negative influences and dangers of money in missions. The trust factor is paramount in the integrity of cross-cultural financial partnerships.

That being said, I propose three fundamental principles necessary to the success of the use of money in missions that help guard against abuse on either side.

Reciprocity. Daniel Rickett notes that, “Partners who collaborate primarily out of benevolence run the risk of overvaluing their contribution and under-valuing the partner’s contribution” (2002,39). To avoid this, partners should (1) identify the reasons why each of them are in the partnership and (2) each clearly define the contribution one is making to the other.

Those who contribute funding to the partnership should value just as highly the sacrificial service being performed by the national partner who is ministering on site. Many times, it is he/she who is making the greater sacrifice in terms of safety, security, health, and living standards. Both are contributing to the cause, both are making sacrifices, both should recognize the value of the other in the success of that ministry.

Accountability. Mutual accountability should be expected. Notice the word “mutual”. The donor should have the right of frequent communication, of personal visits to sponsored site/persons, of an external audit when possible, and of withdrawal from the agreement if impropriety is proven.

Those receiving funding should have the right of knowing the full amount of the funding, the duration of the funding, the terms of expectations on their part, the right to communicate, the right to make adjustments when necessary, the right of appeal if misunderstandings/conflict arise, and the ability to report on their sacrificial efforts for the good of the cause. They also would prefer to see themselves in a wholesome relationship, not as a “project”.

Avoiding Dependency. In *When Charity Destroys Dignity: Overcoming Unhealthy Dependency In the Christian Movement*, Glenn Schwartz makes it clear that the bane of money from affluent cultures indiscriminately given to national initiatives, and one of its greatest dangers, is the creating of long-term crippling dependency (2007). The final goal of money sent into missions should be the building of local capacity and sustainability (Lederleitner 2010, chap. 10). In place of a culture of foreign power through outside funding, financial assistance should empower those receiving funds.

Many instances can be cited where those on the receiving side have seen outside funding as an opportunity to be on long-term Christian welfare. Other instances can be cited where donors giving funds have had little intent of ever stopping their assistance. Some do this out of naivety of mission principles, others for fundraising purposes—fearing the loss of generating funds if they were to discontinue an overseas “project”.

Both sides feed a mentality that short-circuits healthy, indigenous, long-term church planting and development. Both create unhealthy dependency, which brings along with it a slew of other problems. Instead of solving problems, this money creates many more problems. For the good of the Church, this cycle of dependence needs to be broken.

Conclusion

There is nothing more controversial and contentious for humans than the handling of money. When it comes to the Christian mission, there are a variety of opinions as to how it should be mobilized, organized, and utilized. When multiple cultures are involved, opinions and issues are compounded exponentially.

The purpose of this article is not to bring a consensus to the topic. Rather, an overview of powerful influences, dangers, and complications involved in the handling of money in missions is intended. May we all be a bit more cautious and a lot wiser as we move mission forward in its use.

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